

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
JAMES GARLAND

CASE NO. 05 B 60028

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
SSN XXX-XX-4037-----
TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 10/15/05 and confirmed on 04/12/06.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 90000.00 .
4. The Trustee made disbursements to creditors as follows:

| CREDITOR NAME | CLASS | CLAIM AMOUNT | INTEREST PAID | PRINCIPAL PAID |
|--------------------------|-----------|--------------|---------------|----------------|
| HARRIS BANK CONSUMER LOA | SECURED | 10087.14 | 429.62 | 10087.14 |
| BECKET & LEE LLP | UNSECURED | 2226.47 | .00 | 1066.49 |
| BECKET & LEE LLP | UNSECURED | 21948.30 | .00 | 10513.33 |
| AMERICAN GENERAL FINANCE | SECURED | 6788.14 | 289.10 | 6788.14 |
| FIA CARD SERVICES | UNSECURED | NOT FILED | .00 | .00 |
| CAPITAL ONE BANK | UNSECURED | 10430.21 | .00 | 4996.12 |
| ECAST SETTLEMENT CORPORA | UNSECURED | 10995.95 | .00 | 5267.11 |
| ECAST SETTLEMENT CORPORA | UNSECURED | 19695.86 | .00 | 9434.40 |
| RESURGENT CAPITAL SERVIC | UNSECURED | 25330.35 | .00 | 12133.35 |
| FLEET NATL BANK | UNSECURED | NOT FILED | .00 | .00 |
| JAGUAR CREDIT CORP | UNSECURED | 48919.89 | .00 | 23432.84 |
| MARSHALL FIELD | UNSECURED | 236.64 | .00 | 113.35 |
| MONOGRAM BANK OF AMERICA | UNSECURED | NOT FILED | .00 | .00 |
| MONOGRAM BANK OF AMERICA | UNSECURED | NOT FILED | .00 | .00 |
| WELLS FARGO FINANCIAL RE | UNSECURED | NOT FILED | .00 | .00 |
| FIA CARD SERVICES | UNSECURED | NOT FILED | .00 | .00 |
| GRETCHEN WALTHER | UNSECURED | NOT FILED | .00 | .00 |

Summary of disbursements:

| | SECURED | PRIORITY | UNSECURED | OTHER | TOTAL |
|--------------------|----------|----------|-----------|-------|-----------|
| TOTAL CLMS ALLOWED | 16875.28 | .00 | 139783.67 | .00 | 156658.95 |
| PRINCIPAL PAID | 16875.28 | .00 | 66956.99 | .00 | 83832.27 |
| INTEREST PAID | 718.72 | .00 | .00 | .00 | 718.72 |
| TOTAL PAID | 17594.00 | .00 | 66956.99 | .00 | 84550.99 |

The Debtor's attorney, DAVID M SIEGEL, was allowed \$ 2700.00 and was paid \$ 456.00 direct and \$ 2244.00 through the plan.

The Trustee received \$ 3205.01 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 04/11/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE